



Senior Center Information

Los Gatos Senior Center  
Located in the Neighborhood Center  
208 E. Main Street, Los Gatos, CA 95030  
Senior Coordinator: Linda Gallo

Hours: Monday through Friday — 8:30 AM to 4:30 PM  
Phone: (408) 354-1514  
Email: lgallo@losgatosca.gov  
Website: www.losgatosca.gov

The Town of Los Gatos  
Arts Commission  
presents and exhibit of fine art

NICK WHITE PAINTS: A Select  
Retrospective Works from 1970-2009

Nick White's oeuvre is prolific, characterized overall by a dedication to tirelessly painting his passion for nature. His artistic legacy is rich and instructive. Nick's wife and fellow artist, Rebecca generously assisted in helping us to present this special exhibition of his work.

Curated by Jade Bradbury  
September 10-November 12, 2009  
Town of Los Gatos Council Chambers  
110 East Main Street, Los Gatos

Reception: Thursday, September 17, 2009  
Los Gatos Council chambers 6pm-8-pm

Art is available for viewing in the  
Council Chambers, if unoccupied,  
Monday-Friday, 9AM-5PM

For more information, visit the Town's website  
www.losgatosca.gov/AICC or call 408-354-6820

Los Gatos Senior Center Newsletter Mailing List

If you would like to receive a free copy of the Los Gatos Senior Center Newsletter, complete and return this form or email this information to Linda Gallo, Senior Coordinator, at lgallo@losgatosca.gov.

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
State / Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Return completed form to: Los Gatos Senior Center,  
208 E. Main Street, Los Gatos CA 95030

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on senior program  
and activities:

- 55 Alive Mature Driving Training
- Parents Helping Parents
- The Health Place
- Health Insurance Counseling
- Homeowners and Renters Assistance
- Income Tax Assistance
- Durable Power of Attorney for Healthcare
- Housing Conservation Program
- Long-Term Care Ombudsman
- Live Oak Adult Day Services —Adult Day Care
- Happy Hoofers
- Senior Table Games
- Chess Club
- Bingo
- Trips

Los Gatos Senior  
Center Newsletter

September/October 2009

SENIOR BAR-B-QUE

Who says there is no such thing as a free lunch? Join your friends for an old fashioned barbeque lunch in the Pageant Grounds Park on Wednesday, September 23, 2009 Compliments of the Town of Los Gatos Parks Commission and Los Gatos Senior Center, we will have an old fashioned picnic lunch. Food will be served at noon, but it would be a good idea to get there early. No need to bring anything but your appetite!



The Pageant Ground Park is a beautiful and tranquil spot, located within a short walking distance from the Neighborhood Center, behind the Police Department. We will have transportation for those who are not able to walk this short distance. We encourage everyone to meet with your friends in the park for this special event lunch. Please contact The Los Gatos Senior Center at (408) 354-1514 to reserve your spot at this fun event.

HIDDEN TREASURE

The Art Museums of Los Gatos provide not only a wonderful cultural experience but the gift shops are a great place to pick up a special book, note card or piece of jewelry while shopping in Los Gatos.

The Tait Museum offers some gorgeous estate jewelry as well as modern, stylish pieces that make great gifts (for someone else or yourself!). If you want a special book on local history or some affordable art by local artists, the History Museum is a hidden shopping treasure. For more information on what's available at the museums call (408) 354-2646.

MID-PENINSULA WIDOWS & WIDOWERS

The Mid-Peninsula Widows & Widowers Association was formed in 1976 to provide support through the transitional period and beyond for those who have experienced the loss of a spouse.

The support Groups offer the understanding that can only come from others who have experienced a similar grief. Mutual needs are recognized and met through participation in: weekly meetings, house parties, guest speakers, picnics, golf, entertainment, discussion groups and emotional support.

Mid-Peninsula Widows & Widowers meet every Tuesday evening from 7:30 to 9:30 PM at the Los Altos Lutheran Church, 460 S. El Monte, Los Altos, CA. For more information on the group call (408) 378-2604 or (650) 968-0146.

## SENIORENQUIRER.COM THE SIXTY PLUS SUPER SENIOR SOCIAL NETWORK.

**SeniorEnquirer.com**, a new social site designed for “grown ups” works like a newspaper. Devoted to men and women over 60, it offers members free use of their own social network to send, receive and respond to photos, emails, music, games, blogs, forums and, keep up with real time news and weather.



SeniorEnquirer.com gives the over 60 crowd the same opportunity the you-tubers and face-bookers have. SeniorEnquirer.com is especially easy to use. Employing the latest technology, everything from blogging to forums to posting pictures is a simple process.

It offers video instructions and simple help messages. “Senior Enquirer is like facebook with a few wrinkles.....and a more experienced membership.” **www.seniorenquirer.com**

## CREDIT CARD DEBT SETTLEMENT

Credit card issuers are increasingly offering settlement deals to delinquent borrowers, in what may be an unprecedented attempt to salvage a fraction of the account balances they are owed.

Carol Kaplan, a spokeswoman for the American Bankers Association, calls lenders’ efforts to bargain “a fairly recent development.” With cash-strapped consumers facing high unemployment, record home foreclosures and shrinking personal wealth, Kaplan says banks are trying to curb widespread default on credit card debt. “We’re seeing the nearly highest delinquency rates on record, and we do expect it to get higher,” she says. “What banks are doing is very prudent. They can either not get paid at all, or get paid something. I don’t know that we’ve ever seen such a proactive approach at stemming losses.” Meanwhile, credit card issuers have written off billions of dollars in bad debt in the past year, according to the Nilson Report, the credit industry journal. The report says that from October 2007 to October 2008, JPMorgan Chase wrote off 5 percent of more than \$183 billion in delinquent debt; Bank of America, 6 percent of \$166 billion; and Citigroup, 8 percent of \$107 billion.

Banks are reluctant to provide details about settlement offers. “Issuers are becoming much more accommodating, even though they don’t wish to admit it publicly,” says Adam Levin, cofounder and chairman of Credit.com, a consumer and education website. “Their chance to get anything is enhanced by moving quickly as people lose their jobs.

“But this shouldn’t be viewed as easy street,” he says. “There are ramifications to these settlements. You’ll take a hit on your credit score—it’s the highest negative you can get on your report. You also have to pay taxes on the amount of debt that is forgiven. For example, if you’re in the 25 percent tax bracket and negotiate to pay half a \$5,400 balance, you’ll owe taxes of \$675 on the unpaid amount of \$2,700.

Contact your credit card company for more specific information regarding a settlement on your debt.



# Did You Know?

## THE AID & ATTENDANCE PROGRAM

The Aid and Attendance (A&A) Special Pension provides benefits for veterans and surviving spouses who require the regular attendance of another person to assist in eating, bathing, dressing and undressing or taking care of the needs of nature. It also includes individuals who are blind or a patient in a nursing home because of mental or physical incapacity. Assisted care in an assisting living facility also qualifies.



The A&A Pension can provide up to \$1,632 per month to a veteran, \$1,055 per month to a surviving spouse, or \$1,949 per month to a couple. Eligibility must be proven by filing the proper Veterans Application for Pension or Compensation. This application will require a copy of DD-214 (see below for more information) or separation papers, a medical evaluation from a physician, adherence to net worth limitations, and net income, along with proof of out-of-pocket medical expenses.

A DD-214 is issued to military members upon separation from active service. DD-214s were issued to separated service members beginning in the 1950’s. The term “DD-214” is often used generically to mean “separation papers” or “discharge papers”, no matter what form number was used to document active duty military service. If the VA has a copy of a DD-214, it is usually because the veteran attached a copy (or sometimes, the original) to his or her application for disability or education benefits. If you’ve lost your original DD-214 or a copy and you are receiving (or applied for in the past) disability or education benefits from the VA, they may have a copy (or the original, if you gave it to them) on file. At the very least, if you are currently receiving benefits (or did in the past), they should be able to provide a Statement of Service, which can be used instead of a “DD-214”.

Additional information and assistance in applying for the A&A benefit, including income limits, may be obtained by calling **1-800-827-1000**.

## Wednesday Afternoon Movies at the Senior Center

Remember to come to the Senior Center on the fourth Wednesday of each month at 1:00 PM to see a top-rated movie in the Neighborhood Center Lounge. Admission and snacks are free! You can come for the Live Oak Nutrition Lunch and stay for the movie afterwards (*be sure to call Live Oak for a lunch reservation two days in advance at (408) 354-0707*). The September movie will be **The Soloist** (*date changed to 9-30 due to bar-b-que*). Our October movie is, **Gran Torino**.

**Please join us for lunch and a movie, or just a movie and snack.  
Enjoy our big screen movie experience!**

